

The Hewitt Company

Financial Advisory
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Winter Park, Florida 32789

UPW NOV16798 PH2-34

Albert Hewitt
Senior Managing Director

November 12, 1998

Mr. Gary Rodrigues
UPW
Honolulu, HI

Dear Gary,

Please find enclosed the third quarter progress charts for both the Pension and Mutual Aid accounts. As you can see, we are making good progress. At this writing, the value of the Pension account is above \$4.5 million and the Mutual Aid account is \$1.4 million.

Next week I will fax to you the promissory note from Best Rescue Systems. Below are some changes to what was discussed a few weeks ago:

- The loan amount stays at \$250,000 but will be funded entirely from the Mutual Aid account. Moving funds from the Pension account for the loan was discouraged by First Hawaiian due to legal constraints (i.e. a legal opinion was necessary as part of the documentation process for the pension account to hold a promissory note). Since this loan is very short-term in nature, the extra expense in securing a legal opinion is not necessary. As stated to you in our personal meeting, the funds will be placed in a special working escrow account for the Company's benefit and no funds will be disbursed without my personal signature.

Upon recapitalization of the Company in January when the other investors (DTRIC and Royal State Group) funds are expected, then \$125,000 plus interest will move back to the Mutual Aid account and the remaining \$125,000 will be converted to a stock investment instead of a note. Also at that time, \$125,000 will move from the Pension account for a stock investment. First Hawaiian stated that no additional documentation was necessary for the Pension account to hold any type of stock investment. The stock certificate from Best Rescue will be forwarded to them and the holding value will be the value of the investment. The same is true for Smith Barney holding the stock certificate for the Mutual Aid account.

EXHIBIT 1

Mr. Gary Rodrigues/UPW -- page 2

- The interest to be paid on the note will be 18% instead of 25%. This was necessary to stay within the state mandated usury law.

The Company itself is making tremendous progress. The principals just attended the National Safety Council show in Los Angeles and their products were considered the "hit" of the show. In addition, strong interest was shown by many distributors to carry and market the product line and orders are being generated. As indicated to you at our personal meeting, I feel very strongly about the prospects for this Company and believe the opportunity exists for a 2 to 3 times return on our investment in a 2yr to 3yr time horizon. A complete package on the Company including Business Plan is being currently completed and will be forwarded to you next week.

I will call you after you receive the promissory note and wiring instructions. Please don't hesitate to call me if you have questions.

Best Regards,

Al Bennett